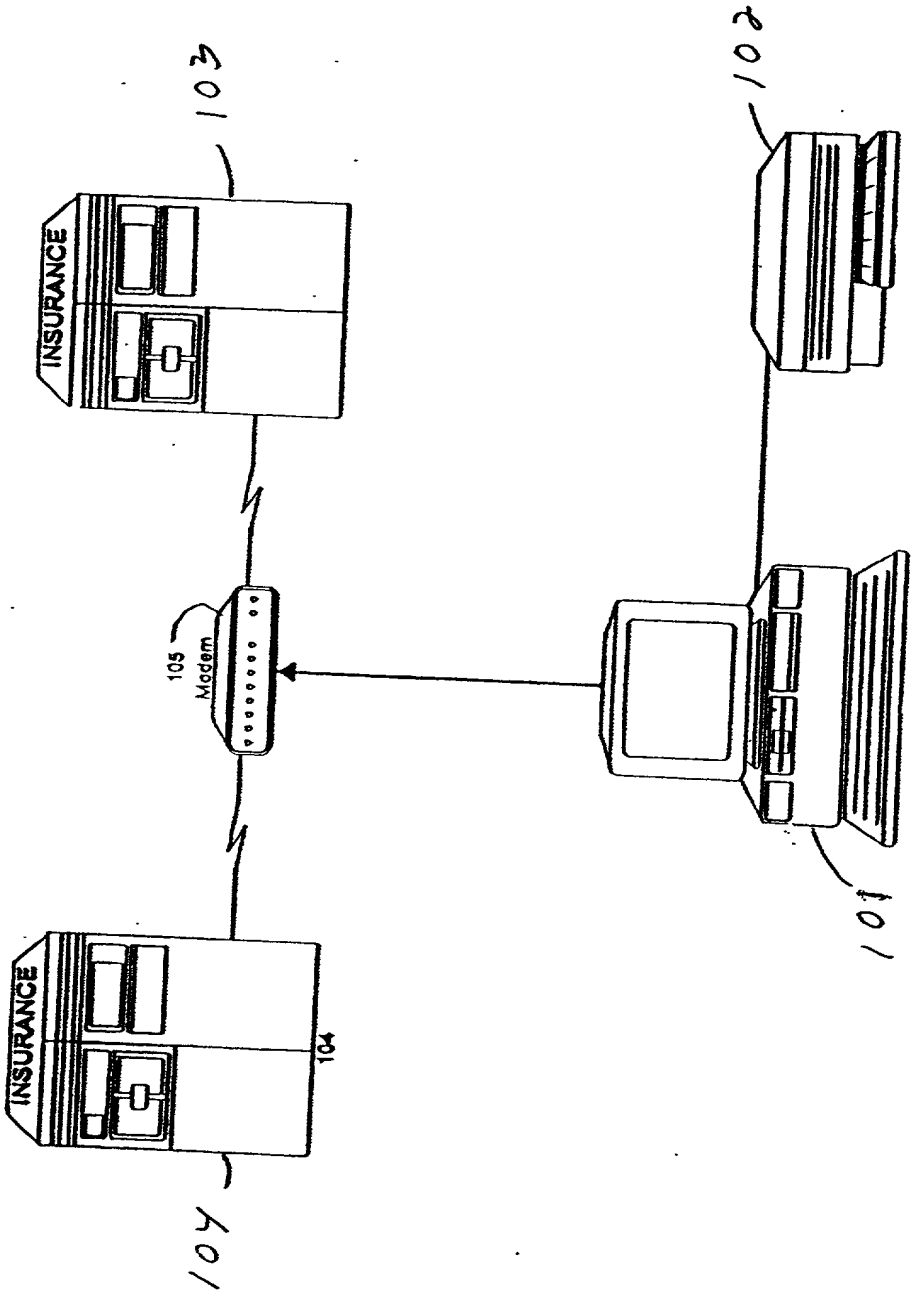
FIG. 1



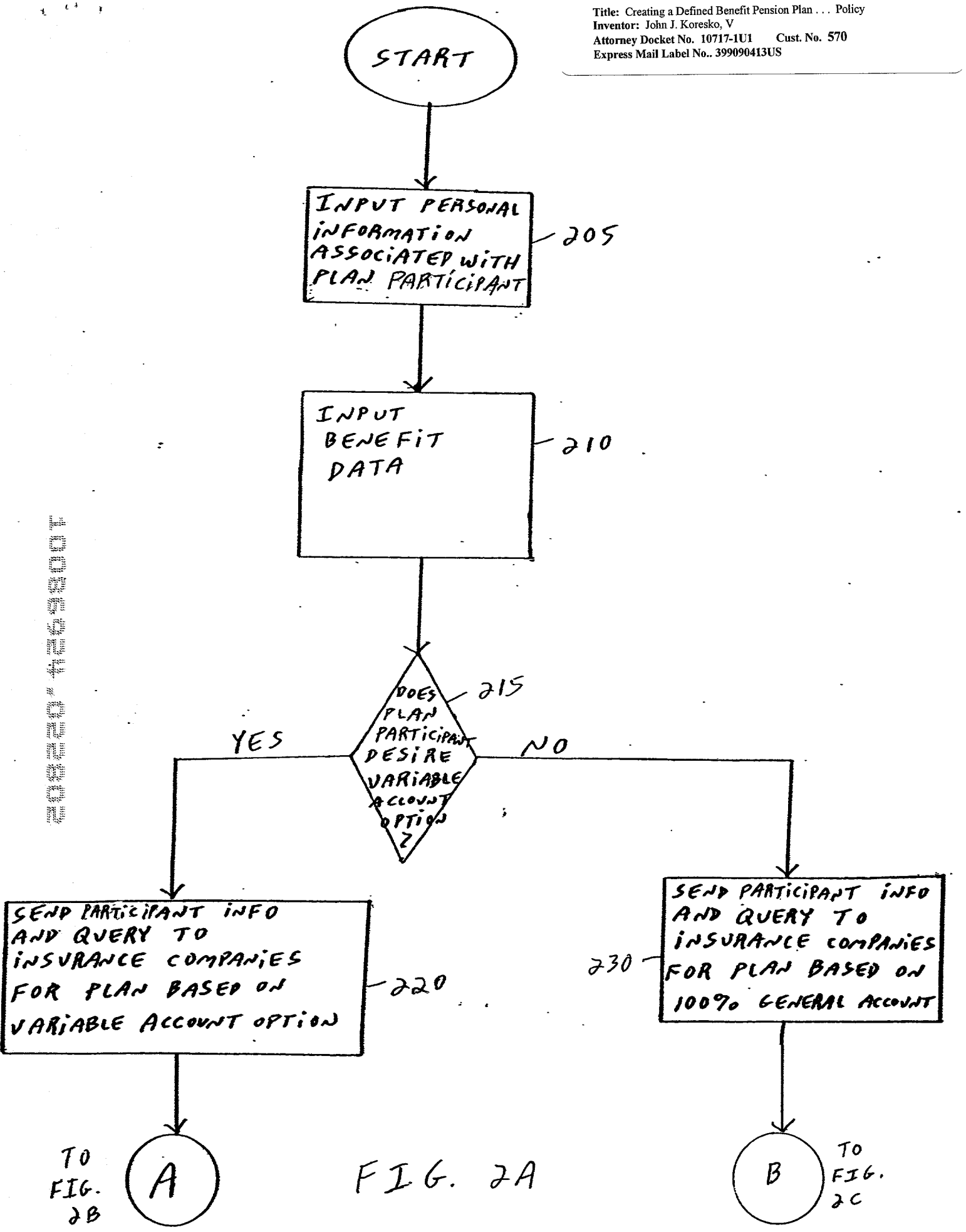


FIG. 2A

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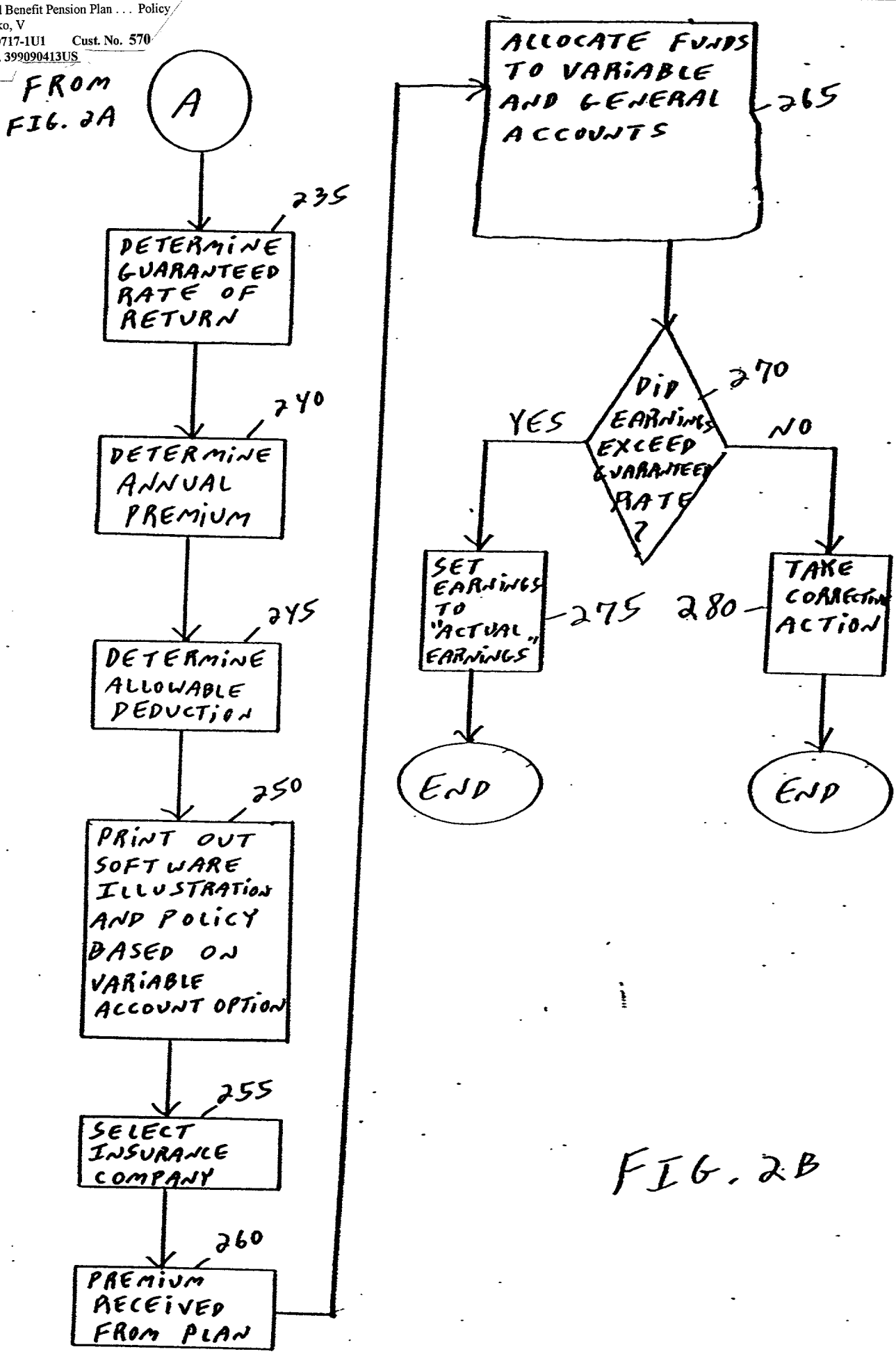
FROM FIG. 2A
A
235
DETERMINE GUARANTEED RATE OF RETURN
240
DETERMINE ANNUAL PREMIUM
245
DETERMINE ALLOWABLE DEDUCTION
250
PRINT OUT SOFTWARE ILLUSTRATION AND POLICY BASED ON VARIABLE ACCOUNT OPTION
255
SELECT INSURANCE COMPANY
260
PREMIUM RECEIVED FROM PLAN
ALLOCATE FUNDS TO VARIABLE AND GENERAL ACCOUNTS
265
DID EARNINGS EXCEED GUARANTEED RATE ?
270
YES
NO
SET EARNINGS TO "ACTUAL" EARNINGS
275
TAKE CORRECTIVE ACTION
280
END
END

FIG. 2B

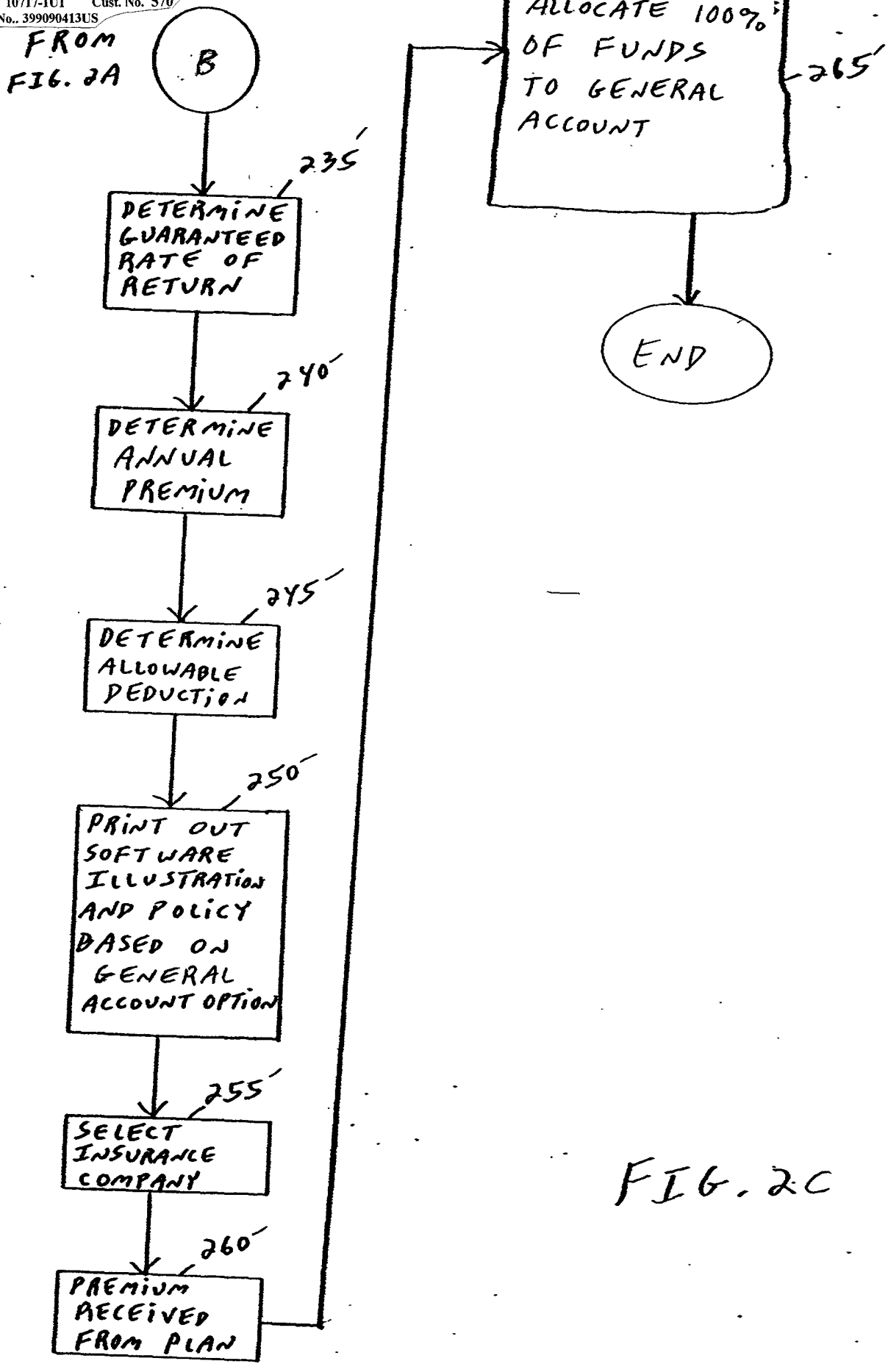
FROM FIG. 2A
B
235
DETERMINE GUARANTEED RATE OF RETURN
240
DETERMINE ANNUAL PREMIUM
245
DETERMINE ALLOWABLE DEDUCTION
250
PRINT OUT SOFTWARE ILLUSTRATION AND POLICY BASED ON GENERAL ACCOUNT OPTION
255
SELECT INSURANCE COMPANY
260
PREMIUM RECEIVED FROM PLAN
ALLOCATE 100% OF FUNDS TO GENERAL ACCOUNT
265
END

FIG. 2C

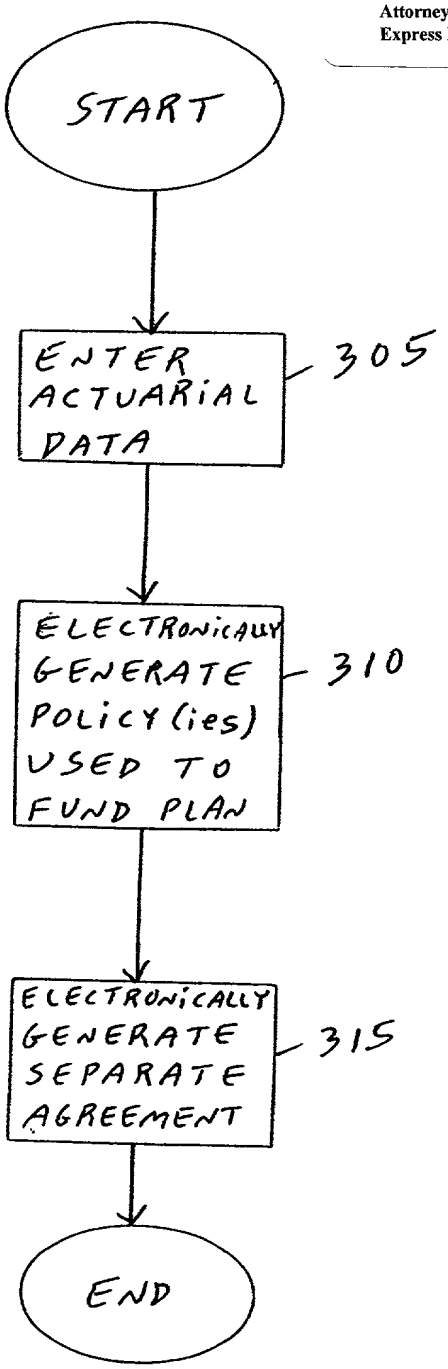
START
ENTER ACTUARIAL DATA
305
ELECTRONICALLY GENERATE POLICY(ies) USED TO FUND PLAN
310
ELECTRONICALLY GENERATE SEPARATE AGREEMENT
315
END

FIG. 3